

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method for facilitating a transaction, comprising:
 - identifying a primary account having an associated account number;
 - generating receiving from at least one of: an RFID transponder and a smartcard a limited use Personal Identification Number (PIN) that is configured to facilitate a transaction;
 - associating the limited use PIN with the primary account;
 - associating the limited use PIN with a notification response, wherein the notification response is associated with a notification response rule relating to who to notify if the limited use PIN is used;
 - associating the limited use PIN with an emergency response, wherein the emergency response is associated with an emergency response rule relating to an emergency entity to notify if the limited use PIN is used;
 - issuing the limited use PIN to a first party to facilitate a transaction with a second party, wherein the limited use PIN is configured to be immediately usable for facilitating the transaction with the second party;
 - receiving transaction information from the second party for authorization, wherein the transaction information includes the account number and limited use PIN;
 - forwarding the transaction information to a card authorization system for authorization processing;
 - processing the transaction information with the card authorization system, wherein the card authorization system determines whether the transaction information includes the limited use PIN and interfaces with a limited use PIN system to determine whether authorization is appropriate, wherein authorization determination includes:
 - receiving account information associated with the account number; and
 - determining whether conditions-of-use parameters associated with the limited use PIN are satisfied, the conditions-of-use parameters defining at least a predetermined restriction on use of the limited use PIN; and,
 - acquiring, from a database, the notification response rule corresponding to the limited use PIN;

issuing said the notification response in accordance with said notification response rule;
acquiring, from the database, the emergency response rule corresponding to the limited use PIN;
issuing the emergency response in accordance with the emergency response rule;
returning an appropriate approval code to the second party, ~~when if~~ conditions of use parameters associated with the limited use PIN and the primary account are satisfied; and
declining the authorization request ~~when if~~ either the conditions associated with at least one of the primary account and the limited use PIN are not satisfied.

Claim 2 (canceled)

3. (previously presented) The method of claim 1, further comprising allowing the first party to select and define the conditions-of-use parameters, wherein the parameters place limits on how the limited use PIN may be used.
4. (original) The method of claim 3, further comprising associating the conditions-of-use parameters with the limited use PIN.
5. (previously presented) The method of claim 4, further comprising the step of storing the condition of use parameters in one or more account database fields associated with the limited use PIN.
6. (previously presented) The method of claim 5, wherein said steps of selecting and defining the conditions of use parameters comprise selecting and defining at least one of: a limited use PIN credit limit, limiting use of a limited use PIN on account balance availability, a limited use PIN expiration date, a predetermined number of transactions before the limited use PIN is declined, limiting use of a limited use PIN to a specified dollar amount per transaction, limiting use of a limited use PIN to a total dollar amount for pre-designated number of transactions, whether a limited use PIN can be used to earn loyalty points, whether a limited use PIN can be used to redeem loyalty points, limiting use of a limited use PIN to a maximum dollar amount per month, use of a limited use PIN for a specified

merchant only, restricting use of a limited use PIN to a specified user, and specifying that all online transactions be performed using only a limited use PIN.

7. (previously presented) The method of claim 6, wherein the conditions of use parameters comprise a notification response, wherein the notification response comprise notifying a third party whenever the limited use PIN is used.

Claims 8-10 (canceled).

11. (currently amended) The method of claim 7, wherein said steps of determining ~~when if~~ conditions of use associated with the primary account and limited use PIN are satisfied, comprises determining ~~when if~~ at least one of the following conditions of use are satisfied: a limited use PIN credit limit, a limited use PIN account balance availability, a limited use PIN expiration date, a predetermined number of transactions before the limited use PIN is declined, limiting the use of a limited use PIN to a specified dollar amount per transaction, limiting the use of a limited use PIN to a total dollar amount for pro-designated number of transactions, whether a limited use PIN can be used to earn loyalty points, whether a limited use PIN can be used to redeem loyalty points, limiting the use of a limited use PIN to a maximum dollar amount per month, use of a limited use PIN for a specified merchant only, restricting use of a limited use PIN to a specified user, and specifying that all online transactions be performed using only a limited use PIN.

12. (previously presented) The method of claim 1, further comprising:
receiving transaction settlement information from the second party, wherein the transaction was facilitated using the limited use PIN;
identifying the transaction settlement information as a transaction involving the limited use PIN;
verifying that the limited use PIN is a valid number;
capturing the transaction settlement information in a financial capture system; and
causing the second party to be paid.

13. (currently amended) The method of claim 12, further comprising the steps of:
identifying the primary account that is associated with the limited use PIN;

replacing the limited use PIN with the primary account PIN number;
processing the transaction settlement information in an accounts receivable system; and
generating a billing statement that includes at least the primary account number.

14. (currently amended) The method of claim 13, further comprising the steps of comparing the transaction settlement information with conditions of use parameters associated with the limited use PIN to determine when if the conditions of use have been satisfied.

Claim 15. (canceled)

16. (previously presented) The method of claim 14, further comprising the step of receiving from the second party a settlement request for payment of a transaction involving the limited use PIN wherein the second party is paid when the limited use PIN is valid.

17. (currently amended) A method of claim 16, further comprising the steps of:
routing the second party settlement request for payment to a financial capture system;
creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing; and
creating an accounts receivable file and routing the accounts receivable file to a service that retrieves the associated primary account number and replaces the limited use PIN with the primary account PIN number and forwards the resulting accounts receivable file to an accounts receivable system to generate the first party billing statement.

Claim 18. (canceled)

19. (currently amended) A method for facilitating a transaction comprising the steps of:
registering with a card provider to use a transaction system;
logging-in to the card provider's transaction system by providing authenticating information, and causing said card provider to verify that a first party is a registered and authorized user;
designating a transaction account as a primary account, wherein said primary account is a non-currency based account and is associated with an account number;

requesting a limited use PIN from the card provider, causing at least one of: an RFID transponder and a smartcard the card provider to generate a limited use PIN; causing said limited use PIN to be sent to said card provider, wherein said card provider associates said and to associate the limited use PIN with the previously selected said designated at least one primary account; selecting conditions of use parameters to be associated with the limited use PIN; associating said limited use PIN with a notification response, wherein said notification response is associated with a notification response rule relating to who to notify if said limited use PIN is used; associating said limited use PIN with an emergency response, wherein said emergency response is associated with an emergency response rule relating to an emergency entity to notify if said limited use PIN is used; receiving the limited use PIN from the card provider; providing the account number and limited use PIN to a second party to facilitate a transaction.

Claims 20-21. (canceled)

22. (original) The method of claim 19, further comprising the step of defining conditions of use parameters to be associated with the limited use PIN.

23. (previously presented) The method of claim 22, wherein the steps occur online.

Claim 24 (canceled)

25. (currently amended) The method of claim 23, wherein said at least one primary account is associated with an electronic line of credit system.

26. (previously presented) The method of claim 25, further comprising the step of disputing a charge for a transaction involving a limited use PIN , and causing the card provider to charge back the charge to the second party.

Claim 27. (canceled)

28. (previously presented) The method of claim 26, wherein the step of generating the limited use PIN comprises

- receiving a primary account number from the first party to initiate a transaction;
- sending the primary account number to a card provider during a card authorization process, requesting that the card provider generate and return a limited use PIN that is associated with the primary account number; and
- receiving from the card provider the limited use PIN associated with the primary account, wherein the limited use PIN is then used to facilitate a transaction settlement.

29. (previously presented) The method of claim 28, wherein the step of generating the limited use PIN comprises

- receiving a primary account number from a first party to initiate a transaction;
- sending the primary account number to a card provider, requesting that the card provider generate and return the limited use PIN that is associated with the primary account number;
- receiving from the card provider the limited use PIN associated with the primary account, wherein the limited use PIN is then used to facilitate a transaction settlement; and
- purging the primary account number from the second party's records and replacing with the associated limited use PIN.

30. (previously presented) The method of claim 29, wherein the step of generating the limited use PIN comprises:

- receiving a primary account number from a first party to initiate a transaction;
- sending the primary account number to a card provider, requesting that the card provider generate and return information that is associated with the primary account number;
- receiving from the card provider information associated with the primary account, wherein the information is then used to facilitate a transaction settlement; and

purging the primary account number from the second party's records and replacing with the associated information.

Claim 31 (canceled)

32. (currently amended) The method of claim 30, wherein said ~~at least one~~ primary account is a line of credit account.